

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
DiscoverND.com/bank**

***BULLETIN
MARCH 31, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
2-8-05	First International Bank & Trust, Watford City, to establish facility at 4554 38 th Ave S, Fargo	Approved by State Banking Board 3-10-05
3-21-05	Choice Financial Group, Grafton, to establish facility at 4731 13 th Ave SW, Fargo	Preliminary application
<u>MERGER APPLICATION</u>		
2-8-05	First State Bank of Audubon, Detroit Lakes, MN, to merge into State Bank & Trust, Fargo	Comment period expires 3-20-05. To be acted on by State Banking Board 4-1-05.
<u>INTERSTATE BRANCH APPLICATION</u>		
2-8-05	State Bank & Trust, Fargo to establish interstate branch at 920 Lake Ave, Audubon, Detroit Lakes, MN	Comment period expires 3-20-05. To be acted on by State Banking Board 4-1-05.
<u>APPLICATION TO MOVE MAIN OFFICE</u>		
2-4-05	Union State Bank of Fargo, Fargo, to move its main office from 901 40 th St SW, Fargo, to 4530 17 th Ave S, Fargo	Approved by State Banking Board 3-10-05
<u>FACILITY CLOSING</u>		
3-8-05	United Community Bank of North Dakota, Leeds, to close facility located at 310B Main St, Butte, effective 6-17-05	To be acted on by State Banking Board 5-12-05
<u>MERGER APPLICATION</u>		
3-14-05	Rural Electric and Telephone Credit Union, Bismarck, to merge into First Community Credit Union, Jamestown	Preliminary application

USURY

The usury rate for unregulated lenders the month of April 2005 is **7.938%**.

BULLETIN
DECEMBER 31, 2004, APPLICATIONS

Date

Applicant

Status